



FIDELITY NATIONAL TITLE INSURANCE COMPANY

No new liens
E 6/21/19

Transaction Identification Data for reference only:

Issuing Agent: FIDELITY NATIONAL TITLE INSURANCE COMPANY
Issuing Office: 711 Third Avenue, 5th Floor, New York, NY 10016
Issuing Office's ALTA® Registry ID: 1047381
Loan ID No.:
Commitment No.: MVT-0094-19
Issuing Office File No.: MVT-0094-19
Property Address: 1287 Highland Oaks Drive, Forest, VA
Revision No.: 002

SCHEDULE A

- 1. Commitment Date: June 18, 2019 at 09:58 AM
- 2. Policy to be issued:
(a) ALTA Own. Policy (6/17/06)
Proposed Insured: Atlantic Union Bank
Proposed Policy Amount: \$ 311,700.00
- 3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple
- 4. The Title is, at the Commitment Date, vested in:
Chamberland Construction, Inc.
- 5. The Land is described as follows:

Matches
Legal in
DOT
E 6/21/19

LOCATED IN THE COUNTY OF BEDFORD, COMMONWEALTH OF VIRGINIA:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND, SITUATE, LYING AND BEING IN JEFFERSON MAGISTERIAL DISTRICT, BEDFORD, VIRGINIA, AND SHOWN AND DESIGNATED AS LOT 10, 1.100 AC., MORE OR LESS, AS SHOWN ON A PLAT ENTITLED "PLAT SHOWING HIGHLAND OAKS, JEFFERSON MAGISTERIAL DISTRICT, BEDFORD COUNTY, VIRGINIA," DATED MARCH 3, 2007, REVISED JULY 19, 2007, REVISED SEPTEMBER 18, 2007, MADE BY PERKINS & ORRISON, ENGINEERS-PLANNERS-SURVEYORS, WHICH PLAT IS RECORDED IN THE CLERK'S OFFICE OF THE CIRCUIT COURT FOR THE COUNTY OF BEDFORD, VIRGINIA, IN PLAT BOOK 49, PAGES 388 THRU 391.

By: Angela W. Henson
Angela W. Henson, Underwriter

FIDELITY NATIONAL TITLE INSURANCE COMPANY
711 Third Avenue, 5th Floor
New York, NY 10016

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by FIDELITY NATIONAL TITLE INSURANCE COMPANY. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A, Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

27C276B46

ALTA Commitment for Title Insurance 8-1-16 w- VA Mod

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LAND TITLE
ASSOCIATION



(MVT-0094-19.PFD/MVT-0094-19/24)

SCHEDULE B
(Continued)

correct the Instrument Number of the Mechanic's Lien or a new Certificate of Release of Mechanic's Lien with the correct Instrument Number is to be recorded.

9. Satisfaction and release of record of the judgment in favor of Lester Group, Inc. against Chamberland Construction, Inc., dated February 15, 2019, docketed February 15, 2019 recorded as Instrument No. 190000375, Case no. CL18000444-00, in the amount of \$191,435.89, plus interest and cost.
10. Satisfaction and release of record of the judgment in favor of Steve and Brandi Chamberlin against Chamberland Construction, Inc., dated April 30, 2019, docketed April 30, 2019 in JLB 190000958, in the amount of \$307,000.00, plus interest and cost.
11. Provide the purchaser(s) with the enclosed "Notice to Borrower Purchaser of Eligibility for Reduced Title Insurance Premium".
N/A Reissue rate applies.

SCHEDULE B, PART II
Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Taxes for the second half of 2019, a lien, but not yet due and payable and subsequent years.
3. Cancellation and release of record of deed of trust dated August 18, 2016, recorded as instrument No. 160007526, securing Union Bank & Trust, the principal sum of \$384,000.00.
4. Terms, provisions, restrictions, conditions, easements, liens, assessments, developer rights, options, rights of first refusal and reservations contained in instruments recorded as Instrument No. 070014202 and Instrument No. 070015572, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
5. Easement granted to Appalachian Power Company by instrument of record in Instrument No. 080000087.
6. Easement granted to Appalachian Power Company by instrument dated November 1, 2007, of record in Instrument No. 080000089.
7. Easement granted to Appalachian Electric Power Company recorded in Deed Book 207, page 262.
8. Easement granted to Appalachian Electric Power Company recorded in Deed Book 231, page 368.
9. Easement granted to C&P Telephone Company of Virginia recorded in Deed Book 466, page 454.
10. Easement granted to C&P Telephone Company of Virginia recorded in Deed Book 466, page 456.
11. Easement granted to C&P Telephone Company of Virginia recorded in Deed Book 520, page 541.
12. Easement granted to C&P Telephone Company of Virginia recorded in Deed Book 520, page 542.

*Waiting
6/25/19*

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(MVT-0094-19.PFDMVT-0094-19/23)

SCHEDULE B
(Continued)

13. Easement granted to C&P Telephone Company of Virginia recorded in Deed Book 486, page 567.
14. 50 foot right of way to the Commonwealth of Virginia for Routes #621 and #644 recorded in Deed Book 266, page 487.
15. The following matters as shown on plat recorded in Plat Book 49, at Pages 346-349:
 - 1.) 10 foot public utility easement along streets
 - 2.) 10 foot public utility easement from roads for all lots
16. The following matters as shown on plat recorded in Plat Book 49, at Pages 388 thru 391:
 - 1.) 10 foot public utility easement along streets
17. Rights of tenants in possession under recorded and/or unrecorded leases.
18. No liability is assumed for any homeowners dues, association dues or assessments.
19. No liability assumed for the upkeep and maintenance of private roadways in the subdivision.
20. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public records.
21. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.

NOTE: Exceptions 22 & 23 will be deleted in the event all the Requirements in Schedule B, Part 1 are satisfied.

22. Satisfaction and release of record of the judgment in favor of Lester Group, Inc. against Chamberland Construction, Inc., dated February 15, 2019, docketed February 15, 2019 in JLB 190000375, in the amount of \$191,435.89, plus interest and cost.
23. Satisfaction and release of record of the judgment in favor of Steve and Brandi Chamberlin against Chamberland Construction, Inc., dated April 30, 2019, docketed April 30, 2019 in JLB 190000958, in the amount of \$307,000.00, plus interest and cost.



Same judgments listed in Sub B. - I.

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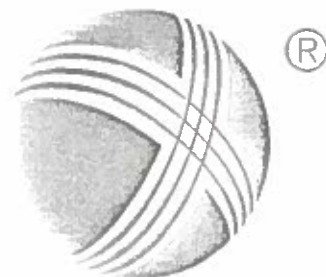


(MVT-0094-19.PFD\MVT-0094-19/23)

ETaylor

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FILED May 18, 2019 AT 12:37 pm
INSTRUMENT # 190004263
TOTAL PAGES 0001
SWO

should be #170007559

CERTIFICATE OF RELEASE OF MECHANIC'S LIEN

VA. CODE §§ 43-4, 43-5, 43-8, 43-10, 43-67

Bedford County Virginia Circuit Court is the location of the following record referenced by this certificate:

August 14, 2017 DATE LIEN RECORDED
81 13 10 TAX MAP REFERENCE NUMBER
DEED BOOK NO. OF 90509461 PARCEL IDENTIFICATION NUMBER
17000559 INSTRUMENT NUMBER

Chamberland Construction, Inc.
NAME(S)/ADDRESS(ES) OF OWNER(S) ON WHOSE PROPERTY THE LIEN WAS PLACED
83 Cooper Way, Evington, Virginia 24550

\$ 33,694.71 amount claimed.

The above-mentioned mechanic's lien is hereby released. (If lien is released with respect to only part of the property or with respect to an amount smaller than the total claimed, indicate conditions:)

The Lester Group, Inc., d/b/a Taylor Brothers of Lynchburg CLAIMANT(S)
908 Grays Mill Road, Lynchburg, Virginia 24502
by [Signature] [] ATTORNEY AT LAW [] AGENT [] ATTORNEY IN FACT

[X] City [] County of Lynchburg State/Commonwealth of Virginia

This instrument was acknowledged, subscribed and sworn to before me this 24th day of April, 2019

by Andrew P. Pearson Attorney
NAME TITLE

Dawn McChesney Fulcher
PRINTED NAME OF NOTARY PUBLIC
DAWN MCCHESENEY FULCHER
NOTARY PUBLIC
Commonwealth of Virginia
Reg. # 103123
My Commission Expires 6/30/2021

[Signature] SIGNATURE OF NOTARY PUBLIC
(My commission expires June 30, 2021)
Registration No. 103123

This instrument was admitted to record on _____ at _____ m.
DATE INSTRUMENT # 190004263 TIME
RECORDED BEDFORD CO CIRCUIT COURT CLERK'S OFFICE
by May 18, 2019 AT 12:37 pm, Deputy Clerk
CATHY C. HOGAN, CLERK by SWO

CERTIFICATE OF RELEASE OF MECHANIC'S LIEN

VA. CODE §§ 43-4, 43-5, 43-8, 43-10, 43-67

Bedford County Virginia Circuit Court is the location of the following record referenced by this certificate:

August 14, 2017 DATE LIEN RECORDED 81 13 10 DEED BOOK NO. or 90509461 PAGE NO. 170007559 INSTRUMENT NUMBER
81 13 10 TAX MAP REFERENCE NUMBER or 90509461 PARCEL IDENTIFICATION NUMBER

Chamberland Construction, Inc. NAME(S)/ADDRESS(ES) OF OWNER(S) ON WHOSE PROPERTY THE LIEN WAS PLACED 83 Cooper Way, Evington, Virginia 24550

\$ 33,694.71 amount claimed.

The above-mentioned mechanic's lien is hereby released. (If lien is released with respect to only part of the property or with respect to an amount smaller than the total claimed, indicate conditions:)

The Lester Group, Inc., d/b/a Taylor Brothers of Lynchburg CLAIMANT(S) 905 Graves Mill Road, Lynchburg, Virginia 24502 by [Signature] [X] ATTORNEY AT LAW [] AGENT [] ATTORNEY IN FACT

[X] City [] County of Lynchburg State/Commonwealth of Virginia

This instrument was acknowledged, subscribed and sworn to before me this 2nd day of July, 20 19

by Andrew P. Pearson Attorney NAME TITLE

Dawn McChesney Fulcher PRINTED NAME OF NOTARY PUBLIC Dawn McChesney Fulcher SIGNATURE OF NOTARY PUBLIC

DAWN McCHESNEY FULCHER NOTARY PUBLIC Commonwealth of Virginia Reg. # 103123 My Commission Expires 6/30/20 21

(My commission expires June 30, 2021) Registration No. 103123

This instrument was admitted to record on DATE at TIME m.

Clerk by Deputy Clerk